

Frequently Asked Questions on Real Estate Tax

Q. What does the town do with my tax dollars?

- A. Your real estate tax dollars are the primary source of funds used to finance almost every service the town provides, such as: Police and Fire Protection, Public Education, Building and Maintenance of Public Schools, Buildings and Roadways, Elderly Services, Library Services, and many other municipal services which are, otherwise, provided by the town at no charge to residents.

Q. How is the amount of my property tax determined?

- A. Basically, every year, the Board of Assessors determines the “full and fair cash value” of each property in town as of January 1st, this “assessed value” when computed against the appropriate tax rate as shown on your tax bill determines the amount of the tax. For more information about property assessments contact the Assessors’ Office at (978) 658-3675.

Q. What is the normal tax billing schedule?

- A. The Town of Wilmington operates on a *Fiscal Year* basis. The town’s fiscal year runs from July 1st through the following June 30th of each year. Property Taxes are billed four (4) times each year on the following schedule:

Billing Period	Date Tax Bills are Mailed	Date Tax is Due
First Quarter	On or before July 1 st	August 1 st
Second Quarter	On or before October 1 st	November 1 st
Third Quarter	On or before December 31 st	February 1 st
Fourth Quarter	On or before April 1 st	May 1 st

Q. What do I do if I feel either my property assessment or my Real Estate Tax is incorrect?

- A. You may file for an abatement of your tax with the Board of Assessors. If you contact the Board of Assessors at (978) 658-3675, the Assessors’ staff will be able to assist you with any questions you may have relative to completing the appropriate forms to file for abatement. However, please remember that filing for abatement of your tax does not stay any collection activity. You should pay your tax as you were billed and if you are granted an abatement from the Board of Assessors, you will receive a credit to your tax bill and, if applicable, a refund.

Q. I just bought property this year, why is the former owner is still appearing on the tax bill?

- A. Property assessments are made, and property taxes are billed, with information as of the January 1st preceding the beginning of the current Fiscal Year. If you purchased your property any time after the January 1st which precedes the beginning of the current Fiscal Year, you may not appear on the tax bill as the

assessed owner of the property until the next Fiscal Year. This rule is mandated by Massachusetts Law, and may be confusing at times, for more information on this issue please contact the either the Collector's or Board of Assessors' office in the Town Hall.

Q. What are Betterments and why are they added on my tax bill?

- A. There are basically three types of Betterments: Street Betterments, Water Betterments, and Sewer Betterments but the town may from time to time create other types. A Betterment represents the cost of an improvement, such as a new water or sewer line or a new sidewalk, made to a limited area of the town. Betterments are assessed as a way of apportioning the cost of these projects, that are limited in scope, to the property owners that actually receive the benefit of these improvements rather than apportioning the cost to all taxpayers in town through the regular property tax.

Q. What other types of Special Assessments can be added to my tax bill?

- A. The other types of Special Assessments which could be added to a tax bill result from unpaid and overdue Water & Sewer charges which are due to the Water & Sewer Department; or unpaid and overdue charges for Electricity which are due to the Reading Municipal Light District, of which the Town of Wilmington is a member. In order to avoid these other Special Assessments be sure to pay these charges as they are originally billed.

Q. What are the penalties for late tax payments or for not paying my tax bill?

- A. Taxes should be paid as billed. However, if for some reason you are unable to do so, Massachusetts Law mandates that interest, at a rate of 14% per annum, be added to the tax computed from the date the tax was due through the date of payment. In all cases, each Fiscal Year's tax must be paid in full on or before the May 1st due date to avoid any unfortunate collection action from the town.

Q. What will happen to my property if I do not pay my property taxes?

- A. Massachusetts Law gives the town the right and responsibility of either taking or selling tax title to properties on which there are unpaid and overdue property taxes. This means that you could ultimately lose your property if your property tax obligation is not met.

Q. What if I am unable to pay my tax bill?

- A. First check with the Office of the Board of Assessors to see if you qualify for a tax exemption or a tax deferral. Certain types of exemptions and deferrals are available to property owners who meet stated criteria. If you still owe property taxes, and are unable to pay, please contact the Collector's Office as soon as possible. While we are unable to eliminate the property tax, we are here to help in any way we can and are able to listen to your situation and offer possible solutions. Remember, if you find yourself in this type of situation, the sooner you contact us, the better able we are to offer guidance.

Do you have another question not answered???
You may either email the question directly to the Treasurer/Collector at
treasurer@town.wilmington.ma.us
or call the Treasurer/Collector's Office at (978) 658-3531
TDD (hearing impaired) 978-694-1417
We will be glad to assist you in any way we can.
Thank you

For more information please refer to the following
Click here for [Assessor](#)